



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

05/23/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Gilsenan Agency LLC 213 E Ridgewood Avenue P.O. Box 785 Ridgewood NJ 07451-0785	CONTACT NAME: John Gilsenan PHONE (A/C, No, Ext): (201) 445-1600 E-MAIL ADDRESS: john@gilsenaninsurance.com PRODUCER CUSTOMER ID: 00001318	FAX (A/C, No): (201) 445-0942
	INSURER(S) AFFORDING COVERAGE	
INSURED PDMC Enterprises Inc, DBA: T/A Kilwins of Ridgewood 121 East Ridgewood Avenue Ridgewood NJ 07450	INSURER A: ACCREDITED SURETY & CASUALTY COMPANY, INC	
	INSURER B: UNITED STATES LIABILITY INSURANCE COMPANY	
	INSURER C: BERKSHIRE HATHAWAY INSURANCE COMPANY	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** CP2352300125 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 121 EAST RIDGEWOOD AVENUE, RIDGEWOOD, NJ 07450

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/> PROPERTY	1ABPNJ05133473200	04/23/2023	04/23/2024	BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 416 524
	BASIC				BUILDING	<input checked="" type="checkbox"/> BUSINESS INCOME	\$
	BROAD				CONTENTS	<input checked="" type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL					RENTAL VALUE	\$
	EARTHQUAKE					BLANKET BUILDING	\$
	WIND					BLANKET PERS PROP	\$
	FLOOD					BLANKET BLDG & PP	\$
							\$
							\$
	INLAND MARINE	TYPE OF POLICY			\$		
	CAUSES OF LOSS	POLICY NUMBER			\$		
	NAMED PERILS				\$		
	CRIME				\$		
	TYPE OF POLICY				\$		
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN				\$		
					\$		
					\$		

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 LOCATION:
 121 EAST RIDGEWOOD AVENUE, RIDGEWOOD, NJ 07450
 BUILDING BETTERMENTS & IMPROVEMENTS SOILAGE DUE TO BREAKDOWN/CONTAMINATION, POWER OUTAGE, REPLACEMENT COST
 COVERAGE
 AGREED VALUE WITH COINSURANCE SUSPENDED SPECIAL FOR 30 DAY NOTICE OF CANCELLATION
 BUSINESS INCOME & EXTRA EXPENSE

CERTIFICATE HOLDER Kilwin's Chocolates Franchise, Inc. Kilwin's Quality Confections, Inc. 1050 Bay View Road Petoskey MI 49770	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 